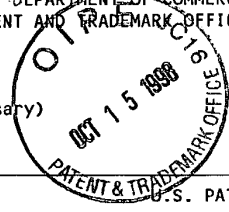
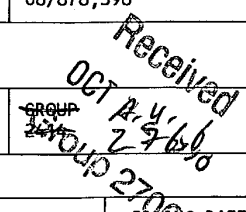


SUBSTITUTE FORM PTO-1449 (MODIFIED)		U.S. DEPARTMENT OF COMMERCE PATENT AND TRADEMARK OFFICE		ATTY. DOCKET NO. 06543/008002		SERIAL NO. 08/878,396							
INFORMATION DISCLOSURE STATEMENT BY APPLICANT (Use several sheets if necessary)				APPLICANT Andrew C. Payne et al		 							
(37 CFR 1.98(b))				FILING DATE June 18, 1997									
U.S. PATENT DOCUMENTS													
EXAMINER INITIAL		PATENT NUMBER							ISSUE DATE	PATENTEE	CLASS	SUBCLASS	FILING DATE IF APPROPRIATE
BE1	AA	4	5	2	8	6	4	3	07/09/85	Freeny, Jr.	<del>364</del>	<del>900</del>	
BE1	AB	4	8	9	1	5	0	3	01/02/90	Jewel	235	380	
BE1	AC	4	7	5	9	0	6	3	07/19/88	Chaum	380	30	
BE1	AD	4	7	5	9	0	6	4	07/19/88	Chaum	380	30	
BE1	AE	4	9	4	7	4	3	0	08/07/90	Chaum	380	25	
BE1	AF	4	9	4	9	3	8	0	08/14/90	Chaum	380	30	
BE1	AG	4	9	9	1	2	1	0	02/05/91	Chaum	380	30	
BE1	AH	4	9	9	6	7	1	1	02/26/91	Chaum	380	30	
BE1	AI	4	9	8	7	5	9	3	01/22/91	Chaum	380	3	
BE1	AJ	4	5	2	9	8	7	0	07/16/85	Chaum	235	380	
BE1	AK	4	9	2	6	4	8	0	05/15/90	Chaum	380	23	
BE1	AL	5	2	7	6	7	3	6	01/04/94	Chaum	380	24	11/05/1990
BE1	AM	5	1	0	5	1	8	4	04/14/92	Pirani et al	<del>340</del>	<del>721</del>	
BE1	AN	5	5	9	4	9	1	0	01/14/97	Filepp et al	<del>395</del>	<del>800</del>	07/28/1989
BE1	AO	5	5	3	5	2	2	9	07/09/96	Hain, Jr., et al	<del>371</del>	<del>53</del>	05/10/1993
BE1	AP	5	5	2	1	6	3	1	05/28/96	Budow et al	<del>348</del>	<del>7</del>	05/25/1994
BE1	AQ	5	5	5	7	7	9	8	09/17/96	Skeen et al	<del>395</del>	<del>650</del>	12/21/1990
OTHER DOCUMENTS (Including Author, Title, Date, Place of Publication)													
BE1	AR	<input checked="" type="checkbox"/> Takei, "Videotex Information System and Credit System Connecting with MARS-301 of JNR," <u>Japanese Railway Engineering</u> , No. 94, 9/1985, pp. 9-11.											
BE1	AS	<input checked="" type="checkbox"/> Pongratz, et al, "IC Cards in Videotex Systems," <u>Smart Card 2000</u> , 1989, pp. 179-186.											
BE1	AT	<input checked="" type="checkbox"/> Waidner, et al, "Loss-Tolerance for Electronic Wallets," <u>Fault-Tolerant Computing: 20th International Symposium</u> , June 1990, pp. 140-147.											
BE1	AU	<input checked="" type="checkbox"/> Floch, <u>Privacy Protected Payments: An Implementation of a Transaction System</u> , December 1988, pp. 1-28.											
BE1	AV	<input checked="" type="checkbox"/> Beutelspacher, et al, "Payment Applications with Multifunctional Smart Cards," <u>Smart Card 2000: The Future of IC Cards</u> , October 1987, pp. 95-101.											
BE1	AW	<input checked="" type="checkbox"/> Tanaka, et al, "Untraceable Electronic Funds Transfer System," <u>Electronics and Communications in Japan</u> , 1989, pp. 47-54.											
EXAMINER										DATE CONSIDERED			
GREGORY										1/26/99			
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INFORMATION DISCLOSURE STATEMENT BY APPLICANT (Use several sheets if necessary)				APPLICANT Andrew C. Payne et al	
(37 CFR 1.98(b))				FILING DATE June 18, 1997	Received OCT 15 1998 GROUP 2700
OTHER DOCUMENTS (Including Author, Title, Date, Place of Publication)					
BEA	BA	<input checked="" type="checkbox"/>	Perry, "Electronic Banking Goes to Market," <u>IEEE Spectrum</u> , February 1988, pp. 46-49.		
BEA	BB	<input checked="" type="checkbox"/>	Hakola, et al, "A System for Automatic Value Exchange," <u>Proceedings - Fall Joint Computer Conference</u> , 1966, pp. 579-589.		
BEA	BC	<input checked="" type="checkbox"/>	"CompuServe Videotex Network Offers Marketing Research Service, Ad Test," <u>Marketing News</u> , November 25, 1983 p. 21.		
BEA	BD	<input checked="" type="checkbox"/>	Fujioka, et al, "ESIGN: An Efficient Digital Signature Implementation for Smart Cards," <u>Advances in Cryptology-Eurocrypt '91</u> , April 1991, pp. 446-457.		
BEA	BE	<input checked="" type="checkbox"/>	"Electronic In-Home Shopping: "Our Stores are Always Open", " <u>Chain Store Age Executive</u> , March 1985, pp. 111,116.		
BEA	BF	<input checked="" type="checkbox"/>	"Suddenly, Videotex is Finding an Audience," <u>Business Week</u> , 10/19/87, pp. 92-94.		
BEA	BG	<input checked="" type="checkbox"/>	Staskauskas, "The Formal Specification and Design of a Distributed Electronic Funds Transfer System," <u>IEEE Transactions on Computers</u> , December 1998, pp. 1515-1528.		
BEA	BH	<input checked="" type="checkbox"/>	Stol, <u>Privacy Protected Payments-A Possible Structure for a Real Implementation and Some Resource Considerations</u> , February 1998.		
BEA	BI	<input checked="" type="checkbox"/>	Ph. van Heurck, "TRASEC: Belgian Security System for Electronic Funds Transfers," <u>Computers &amp; Security</u> , 1987, pp. 261-68.		
BEA	BJ	<input checked="" type="checkbox"/>	Weber, "Controls in Electronic Funds Transfer System," <u>Computers &amp; Security</u> , 1989, pp. 209-221.		
BEA	BK	<input checked="" type="checkbox"/>	Shain, "Security in Electronic Funds Transfer System," <u>Computers &amp; Security</u> , 1989, pp. 123-137.		
BEA	BL	<input checked="" type="checkbox"/>	Burk, et al, "Digital Payment Systems Enabling Security and Observability," <u>Computers &amp; Security</u> , 1989, pp. 399-415.		
BEA	BM	<input checked="" type="checkbox"/>	Andrade, et al, "Open On-Line Transaction Processing with the TUXEDO System," <u>COMPCON</u> Spring 1992, February 1992, pp. 366-371.		
BEA	BN	<input checked="" type="checkbox"/>	Damgard, "Payment Systems and Credential Mechanisms with Provable Security Against Abuse by Individuals," <u>Advances in Cryptology - CRYPTO '88</u> , 1988, pp. 328-325.		
EXAMINER		GREGORY		DATE CONSIDERED 1/26/99	
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INFORMATION DISCLOSURE STATEMENT BY APPLICANT (Use several sheets if necessary)				APPLICANT Andrew C. Payne et al	
(37 CFR 1.98(b))				FILING DATE June 18, 1997	GROUP 2414
OTHER DOCUMENTS (Including Author, Title, Date, Place of Publication)					
BEA	CA	X	Tunstall, "Electronic Currency," <u>Smart Card 2000: The future of IC Cards</u> , October 1987, pp. 47-48.		
BEA	CB	X	Strazewski, "Computerized Service Sets Shoppers Hacking," <u>Advertising Age</u> , February 22, 1988, p. 62.		
BEA	CC	X	Messmer, "NIST Stumbles on Proposal for Public Key Encryption," <u>Network World</u> , July 27, 1992, p.1.		
BEA	CD	X	Knapkog, "Privacy Protected Payments- Realization of a Protocol That Guarantees Payor Anonymity," <u>Advances in Cryptology-Eurocrypt '88</u> , May 1988, pp. 107-122.		
BEA	CE	X	"Redcoats join Communications Fight." <u>Industry Week</u> , February 22, 1982, pp. 108-109.		
BEA	CF	X	Williams, "Debit Program Cuts Fraud; CompuServe Plan a Success," <u>Pensions &amp; Investment Age</u> , February 4, 1985, pp. 21, 32.		
BEA	CG	X	"Consumers Plugging Into New Electronic Mall," <u>Advertising Age</u> , March 4, 1985, p. 74.		
BEA	CH	X	"Taking Advantage of the Past," <u>Advertising Age</u> , April 11, 1983, pp. M36-37.		
BEA	CI	X	"Wall Offers Holiday Treat for Hackers," <u>Advertising Age</u> , November 13, 1985, p. 76.		
BEA	CJ	X	Kenny, "EDI Security: Risks and Solutions," <u>COMPSEC 1992: The Ninth World Conference on Computer Security, Audit, and Control</u> , November 1992, pp. 341-352.		
BEA	CK	X	Ferrarini, "Direct Connections for Software Selections," <u>Business Computer Systems</u> , February 1984, pp. 35-38.		
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GREGORY			1/26/99		
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